



## Standing By... Ready To Serve You!

### Our Mission:

- Empower Commands, Individuals, & Families
- Raise Readiness, Performance, & Retention
- Enhance Quality of Life through Information & Referral, Education, & Counseling Services
- Support the Unique Deployment, Relocating, & Future Planning of our Community



### Answers to Puzzles on page 3:

V D N Y T E I C O S C S  
Y A E R S N A V Y O N E  
L C M M C R U M R U A I  
I E O O R S C P E R V R  
M N W M O A S A L C Y T  
A T I C S F F S I E M S  
F E C S S D O D E R A I  
T R O P P U S L F A R N  
E S E R V I C E S C I I  
E A P S T N A F N I M  
L I F E L I N E S R E W  
F O D I H C A E R T U O

**PASSWORD  
SAILOR**



### Prizes

Inexpensive prizes may be obtained from a 99-cent store. Wrap them in fun paper, even the Sunday Funnies.

### Long Trips

- Bring favorite pillows/blankets.
- An inflatable beach ball or a Frisbee is good to use at rest stops to burn off excess energy.
- A Styrofoam cooler that children can decorate and get into themselves for juice or water on their own.

### Activities

- Have a map of the route you are going to be taking so they may chart your trip as you drive. You can discuss capitals, rivers, deserts, mountains and the places where you spend the night.
- Give the children an allowance for the day. They can spend it on what they like, snacks, treats, souvenirs, etc.
- Make a Trip-Journal or Scrapbook. They can draw pictures each day of what happened or things they see and they can paste in souvenirs or pictures.

### Games

- License Plate Game. Print a U.S. map off the computer and color the states as you see license plates from each one. See if you can get all 50 states. You can even record the time date and state you saw it in.
- Magnetic Board games. Do your children know how to play classic board game like Chess, Backgammon, Checkers, or Chinese Checkers. One parent can sit in the back and teach the children or play with them.
- Counting Cows. Count the cows you see on your side of the car. If you pass a cemetery on your side of the car you loose all your cows. The one with the most cows wins.
- Play Favorites. Have everyone think of different "favorite" questions for the group. What's your favorite.... Movie, flavor of ice cream, song, game, toy, place to visit, restaurant, book animal, fish, etc. Be creative and don't forget to ask the driver too!



### Yes! I want to receive the FFSC San Diego newsletter!

Email me this free bi-monthly newsletter along with the monthly calendar about the services and workshops available at FFSC \* San Diego.

NAME and COMMAND

RANK / RATE

EMAIL ADDRESS

SPONSOR OR FAMILY MEMBER OF: ☐ ACTIVE DUTY ☐ RESERVIST ☐ RETIRED ☐ DOD

Please return this form to any FFSC location; fax it to the FFSC Marketing Department at (619) 556-7435; email it to [FFSCSanDiego@navy.mil](mailto:FFSCSanDiego@navy.mil); or subscribe online at [www.cnrsw.navy.mil/fsc](http://www.cnrsw.navy.mil/fsc). You may also mail your subscription to Fleet & Family Support Center, San Diego; 3005 Corbina Alley, Suite 1; San Diego, CA 92136-5190, Attn: Marketing Department.



### FFSC Locations

Naval Base San Diego ♦ 619/556-7404  
Naval Base Coronado ♦ 619/545-6071  
Naval Base Point Loma ♦ 619/553-8306

Workshop schedule and more available at  
[www.cnrsw.navy.mil/fsc](http://www.cnrsw.navy.mil/fsc)

### Hours of Operation

Monday through Friday  
7:30 am to 4:30 pm  
Our Naval Base San Diego site  
stays open until 7 pm on Mondays  
to provide more flexible hours  
to our valued customers.

### National Events

#### June Events

JUN Children's Awareness Month  
JUN National Flag Month  
JUN National Safety Month  
14 Flag Day  
18 Father's Day  
21 Summer Solstice

#### July Events

JUL National Foreign Language Month  
JUL National Recreation & Parks Month  
4 Independence Day  
14-16 17th Annual Vietnam Veterans  
Stand Down  
(Volunteers needed  
to help homeless  
Veterans)

### Calendar

JUN 2006							JUL 2006						
S	M	T	W	Th	F	S	S	M	T	W	Th	F	S
					1	2							1
4	5	6	7	8	9	10	2	3	4	5	6	7	8
11	12	13	14	15	16	17	9	10	11	12	13	14	15
18	19	20	21	22	23	24	16	17	18	19	20	21	22
25	26	27	28	29	30		23	24	25	26	27	28	29
							30	31					

## Caveat Emptor: Let The Buyer Beware!

Deborah Lane  
Career Support & Retention Supervisor  
FFSC San Diego



Military consumers are getting smarter all the time. That's a good thing, since the people who are trying to separate you from your money keep coming up with new ways to entice you into a deal that might be a lot better for them than it is for you.

Payday lenders prey on military people who need quick cash. Did you know that these lenders routinely charge 350 to 1200% interest for their services? It sounds different expressed as an annual percentage rate (APR) than it does on their web sites or ads that say "only \$15 per \$100 dollars borrowed." They're hoping you won't notice. They're also hoping that when your loan is due in a couple of weeks, you won't be able to pay it, so they can keep you on the hook. Smart alternatives exist; see your Command Financial Specialist or call an FFSC Financial Educator for help.

Payday lenders are not the only predators out there. Credit card companies hope to lure you with 0% APR offers that are only good for a very specific period or until the first time you're late with a payment. Banking institutions want you to mortgage your future with teaser rates on home equity lines of credit.

You can protect yourself against these types of credit offers by becoming a savvy consumer. Take an FFSC workshop or talk to your Command Financial Specialist about making a spending plan and strategies for living within your means. Prepare for the unexpected with some backup savings. And before taking on any kind of debt, be sure you understand **exactly** what you're getting, what it will cost you and that these things are clearly spelled out in the document before you sign it. If you have any doubts at all, take the contract to Navy Legal Services; they'll review it for you at no charge.

“ I am convinced  
that family readiness  
is tied directly to  
combat readiness. ”



ADM Michael G. Mullen, USN  
Chief of Naval Operations  
July 27, 2005



**User ID: Navy**  
**Password: Sailor**